

Form 23
(10/05)

United States Bankruptcy Court
Southern District of Indiana

In re **Christopher Wayne Owens**
Amanda Sue Owens

Debtor(s)

Case No. **06-91228**
 Chapter **7**

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
 CONCERNING PERSONAL FINANCIAL MANAGEMENT**

[Complete one of the following statements.]

☒ I/We, **Christopher Wayne Owens and Amanda Sue Owens**, the debtor(s) in the above-styled case hereby certify that on **09/15/2006** I/we completed an instructional course in personal financial management provided by **Consumer Credit Counseling Service of Greater Atlanta, Inc.**, an approved personal financial management instruction provider. If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

☐ I/We, _____, the debtor(s) in the above-styled case hereby certify that no personal financial management course is required because:


[Check the appropriate box.]

☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h);


☐ I am/We are on active military duty in a military combat zone; or

☐ I/We reside in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date **September 19, 2006**

Signature 
/s/ Christopher Wayne Owens
Christopher Wayne Owens
 Debtor

Date **September 19, 2006**

Signature 
/s/ Amanda Sue Owens
Amanda Sue Owens
 Joint Debtor

Certificate Number: 02114-INS-DE-000810586
Bankruptcy Case Number: 0691228

I CERTIFY that on 09/15/06, at 10:35 o'clock PM EDT, Christopher W Owens completed a course on personal financial management given by by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District Of Indiana.

Title: VP External Affairs
By: /s/Ann Morris

Date: 09.15.06

Consumer Credit Counseling Service (CredAbility):
Phone: 866-672-2227
Email: info@cccsinc.org
Website: www.cccsbankruptcy.org
Tax ID: 58-0942924

Certificate Number: 02114-INS-DE-000810606
Bankruptcy Case Number: 0691228

I CERTIFY that on 09/15/06, at 11:39 o'clock PM EDT, Amanda S Owens completed a course on personal financial management given by by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District Of Indiana.

Title: VP External Affairs
By: /s/Ann Morris

Date: 09.15.06

Consumer Credit Counseling Service (CredAbility):
Phone: 866-672-2227
Email: info@cccsinc.org
Website: www.cccsbankruptcy.org
Tax ID: 58-0942924